Buying a Home

**Income**
Lenders are interested in your income history, typically the past two years. Income must be documented.

**Credit**
The higher your credit score, the better. Taking time to improve your score can bring big savings by helping you to access the lowest interest rates and avoid costly fees.

**Debt**
Your monthly debt obligations (car payment, credit card minimums) may reduce the amount you can borrow. Past due debts (collections, judgments) must be satisfied.

**Cash**
Financial assistance is available for down payment and closing costs. Still, you will need some cash of your own to get to the finish line.